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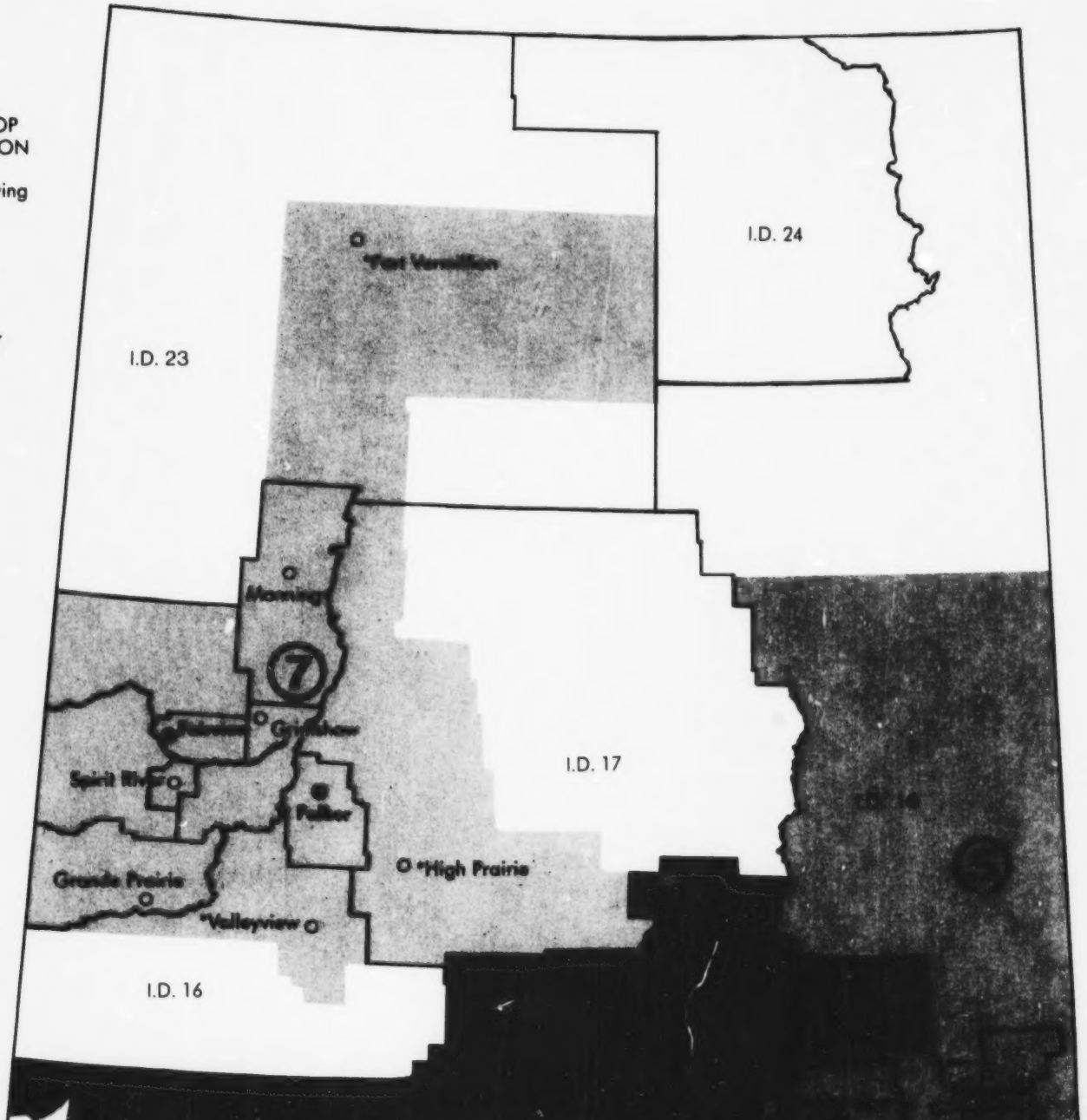
ALBERTA HAIL AND CROP INSURANCE CORPORATION

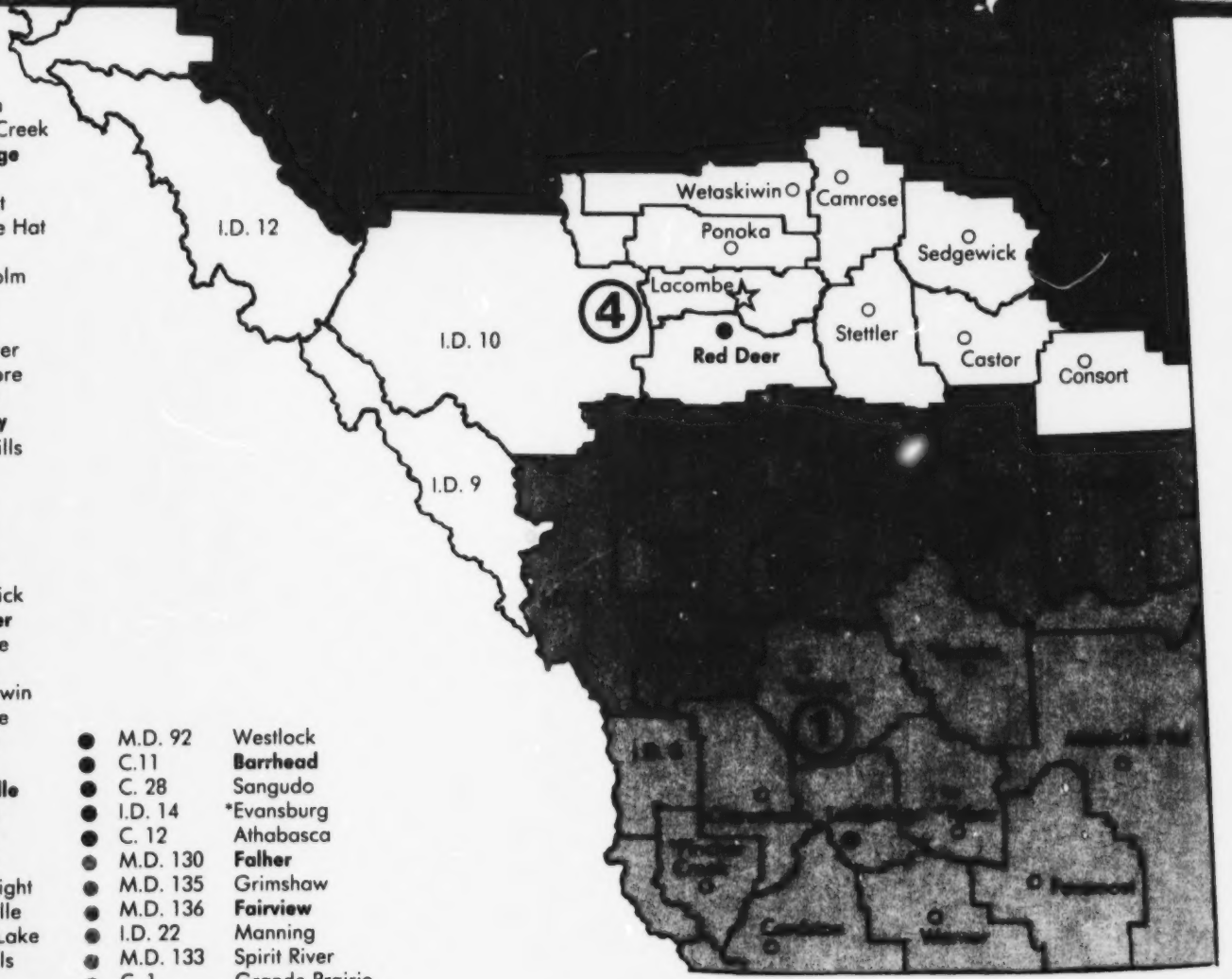
14th Annual Report

ALBERTA HAIL AND CROP INSURANCE CORPORATION

Supervisory Regions Showing Locations

Regional Office ●
District Office ○
Head Office ☆





- M.D. 6 Cardston
- M.D. 9 *Pincher Creek
- C. 26 **Lethbridge**
- C. 5 Warner
- C. 8 Foremost
- I.D. 1 Medicine Hat
- M.D. 14 *Taber
- M.D. 26 Claresholm
- C. 2 Vulcan
- C. 4 *Brooks
- M.D. 31 High River
- C. 16 Strathmore
- M.D. 44 Calgary
- C. 17 **Didsbury**
- M.D. 48 Three Hills
- S.A. 3 Oyen
- S.A. 2 Hanna
- M.D. 47 Morrin
- C. 6 Stettler
- C. 18 Castor
- C. 29 Sedgewick
- C. 23 **Red Deer**
- C. 14 Lacombe
- C. 3 Ponoka
- C. 10 Wetaskiwin
- C. 22 Camrose
- S.A. 4 Consort
- C. 9 Ryley
- C. 27 **Vegreville**
- C. 24 Kitscoty
- C. 19 *St. Paul
- M.D. 52 Provost
- M.D. 61 Wainwright
- M.D. 87 *Bonnyville
- C. 13 *Smoky Lake
- C. 21 Two Hills
- C. 30 Lamont
- C. 25 Leduc
- C. 7 Thorhild
- M.D. 90 Morinville
- M.D. 92 Westlock
- C.11 **Barrhead**
- C. 28 Sangudo
- I.D. 14 *Evansburg
- C. 12 Athabasca
- M.D. 130 **Falher**
- M.D. 135 Grimshaw
- M.D. 136 **Fairview**
- I.D. 22 Manning
- M.D. 133 Spirit River
- C. 1 Grande Prairie
- I.D. 17 *High Prairie
- I.D. 16 *Valleyview
- I.D. 23 *Fort Vermillion

*These offices were open half-days only. Regional Offices in boldfaced type.

C. — County, M.D. — Municipal District, I.D. — Improvement District, S.A. — Special Area

Table of Contents

Letter of Transmittal 3

Board of Directors 4

Corporation Officers 4

Directors' Report 6

Activities of the Board of Directors 6

Alberta Hail Insurance Program 7

The 1981 Hail Insurance Season 7

Chronological Summary of Major Hail Storms ... 7

Canada-Alberta Crop Insurance Program 8

1981 Crop Conditions 8

The 1981 Crop Insurance Season 8

Changes in the Crop Insurance Program in 1981 8

Hay and Pasture Insurance Program 9

Hail Insurance Endorsement 10

Special Assistance for High Risk Areas 10

Auditor-General's Report 11

Financial Statements 12

Appendix A

Comparative Hail Insurance Statistics 19

Appendix B

Comparative Crop Insurance Statistics

Participation and Experience for Grain and Oilseed Crops 20

Insurance Acreage for Grain and Oilseed Crops 23

Summary of Experience for Special Crops ... 24

Summary of Experience for Vegetable Crops 24

Cumulative Experience for Basic Program and Hail Endorsement 26

Hail Endorsement Experience for Grain and Oilseed Crops 1981 28

Regional area map with district offices ..... inside front cover

Risk areas map of the province of Alberta ..... backleaf

Cover Photo by D. L. McVean
Directors photo by Justason

BOARD OF DIRECTORS
JAMES P. CHRISTIE, CHAIRMAN
ROBIN WALLACE, VICE-CHAIRMAN
JAMES DAINES
ALBERT KOOY
JOHN LANGELIER
FRANK SCHWENGLER
GORDON STROMBERG, M.L.A.

E.A. PATCHING, GENERAL MANAGER

J. M. McKAY, EXECUTIVE SECRETARY TO BOARD OF DIRECTORS

ALBERTA HAIL AND CROP INSURANCE CORPORATION

TELEPHONE 782-4661

5718 - 56TH AVENUE
BAG SERVICE #16
LACOMBE, ALBERTA
T0C 1S0

July 15, 1982

The Honourable Dallas W. Schmidt
Minister of Agriculture
228 Legislative Building
EDMONTON, Alberta
T5K 2B6

Sir:

I have the honour of submitting herewith the Fourteenth Annual Report of the Alberta Hail and Crop Insurance Corporation.

This report is submitted in accordance with Section 9 of the "Hail and Crop Insurance Act" being Chapter H-1 R.S.A. 1980 and contains a summary of operations and the audited financial statements for the fiscal year ending March 31, 1982.

I trust this report will be of interest to you.

Respectfully submitted,

James P. Christie
Chairman, Board of Directors

ALBERTA HAIL AND CROP INSURANCE CORPORATION

Board of Directors

Gordon R. Sterling Three Hills	Chairman Retired October 15/81
James P. Christie Trochu	Vice-Chairman Appointed Chairman, October 15/81
James W. Daines Innisfail	Director Appointed October 15/81
Arthur W. Hallowes Sangudo	Director Retired October 15/81
Albert Kooy Lethbridge	Director Appointed October 15/81
John Langelier Falher	Director
James M. McKay Calgary	Director and Secretary Retired as Director, October 15/81
Frank J. Schwengler St. Paul	Director Appointed October 15/81
Gordon E. Stromberg M.L.A. New Norway	Director
Robin Wallace Barrhead	Director Appointed Vice-Chairman, October 15/81

Principal Officers

Edwin A. Patching	General Manager
L.G. Bannerman	Comptroller
Louis H. Nelson	Office Manager
Rodney A. Rains	Director of Research
A.E. (Bert) Sager	Director of Country Operations

Auditor:
D.W. Rogers, C.A.
Auditor General — Province of Alberta

Board of Directors

From Left to Right: James W. Daines, Frank J. Schwengler, Albert Kooy, Robin Wallace, James P. Christie, James M. McKay, (executive secretary) Gordon E. Stromberg and John Langelier.

Directors' Report

Fiscal Year Ending March 31, 1982

The Alberta Hail and Crop Insurance Corporation is a crown corporation of the Province of Alberta which was established under the authority of the Hail and Crop Insurance Act (1969) being Chapter H-1 R.S.A. 1980. This Act which became effective on April 1st, 1969 provided for the merger of the Alberta Hail Insurance Board and the Alberta Crop Insurance Corporation. Since the merger the Corporation has administered two separate insurance programs: Hail Insurance and "All-Risk" Crop Insurance.

The Alberta Hail and the Canada - Alberta crop insurance programs, although administered by one staff, have been operated quite separately. The need for this separation is apparent from the fact that the Hail Insurance program is self-sustaining and receives no government subsidies, whereas all administrative costs of the Crop Insurance program are paid by the Government of Alberta and, in addition, the Government of Canada pays one-half of the overall premium costs.

While administration and adjusting for both programs are carried out by the same employees, resulting in considerable operating efficiencies, a separate accounting of all expenses is kept for each plan. Wherever possible, expenses are allocated directly to each program. Unallocated costs are apportioned on the basis of the number of contracts in force in a given year. For the 1981-82 fiscal year, unallocated, costs were shared on the basis of 21% to hail insurance and 79% to crop insurance.

ACTIVITIES OF THE BOARD OF DIRECTORS

A major change in the membership of the Corporation's Board of Directors took place during the 1981-82 fiscal year. Gordon R. Sterling, Arthur W. Hallowes and James M. McKay retired as directors in October and were replaced by James W. Daines of Innisfail, Albert Kooy of Lethbridge, and Frank J. Schwengler of St. Paul. James P. Christie of Trochu and Robin Wallace of Barrhead were designated as Chairman and Vice-chairman respectively. James M. McKay remained with the Board as its Executive Secretary.

In conducting the affairs of the Corporation the Directors held twelve regular monthly meetings. The June meeting was held in Hanna in conjunction with a series of public meetings which were held at various centres in Agricultural Regions #2 and #4. The objective of these public meetings was to provide the farmers of the region with the opportunity to meet with the Board of Directors and discuss problems relative to the Corporation's insurance programs. These meetings were held in accordance with the Board's current policy to hold public meetings in two of the six agriculture regions in each succeeding year. The October meeting was held in Edmonton so the newly appointed Directors could meet with the retiring Directors and the Minister of Agriculture and his staff. This meeting also provided an opportunity for the Board to discuss a number of problems with the Minister relative to the Corporation's programs. The January meeting was held in Edmonton so as to provide the Directors with an opportunity to attend the Annual Meeting of Unifarm. The February meeting was held in Grimshaw in conjunction with a public meeting which the Board had called for Manning on February 9th to discuss insurance problems peculiar to Improvement district #22.

In addition to its regular monthly meetings and its special meetings the Board of Directors was represented in whole or in part at the following conferences:

1) **The Western Regional Crop Insurance Conference**
   The purpose of this meeting which was held in Winnipeg on July 25 was to consider problems which were common to crop insurance authorities of the Western Region.

2) **The National Crop Insurance Conference - July 21, 22 and 23**
   At this meeting crop insurance officials from all of the Provinces of Canada, the Crop Insurance Division of Agriculture Canada and the Federal Crop Insurance Corporation of the United States met in Charlettown P.E.I. to consider problems common to the crop insurance administrations of Canada and the United States. The delegates were also provided with an opportunity to examine the intensive farming operations of P.E.I.

REGIONAL AND DISTRICT OFFICES

In the 1981-82 fiscal year, the Corporation continued to operate service offices at fifty-three (53) centres in Alberta. Seven of these district offices were also designated as Regional Offices from which the affairs of the Corporation for the region were administered. These offices are listed on inside front cover of this report.

Alberta Hail Insurance Program

The Hail Insurance program offers farmers protection against crop loss caused by the single hazard of hail on all crops grown in Alberta. Most crops can be insured to the maximum of $100.00 per acre. This coverage is available to all farmers in Alberta and may be purchased singly or in addition to the coverage available under other crop insurance programs.

1981 Hail Insurance Season

Hail insurance sales in 1981 amounted to $244,898,138 of actual risk written with $13,193,649 of premium income being generated, which was an increase as compared to the business written in 1980 of $158,543,623 of risk and $9,281,868 of premium. This increase was largely due to the favorable crop prospects that existed over most of Alberta in 1981, and the need of farmers to protect themselves against higher input costs.

In establishing premiums for the year, rates were increased in 167 townships and decreased in 438 townships. This adjustment resulted in a 1.25% reduction in premium when based on the business experience of the previous year. It also resulted in a reduction of the average premium rate across the province from 5.85% to 5.78%.

Hail losses under this program in 1981 totalled $6,884,778 or 52.18% of the year's premium income, which was noticeably lower than the long-term average experience of 66.3%. Hail was recorded on 43 days as compared to the 44-year average of 52 days. The adjusting staff inspected 1,489 claims under this program in 1981.

Premium Refund

Because of the favorable hail loss-to-premium experience in 1981, the Corporation was able to refund 25% of the premium paid by non-claimant policyholders and 10% of the premium paid by claimant policyholders. This premium refund of $2,737,236 was paid only to those policyholders whose accounts had been paid in full by March 31, 1982.

Reserves

Total reserves for hail insurance were increased by $3,564,549 during the 1981-82 fiscal year to a revised total of $14,886,406.

Reinsurance Treaty

The Corporation's Reinsurance Treaty with Lloyds of London was renegotiated in 1979 to cover the three-year period of 1979-81 inclusive. The revised treaty calls for a coverage of $3,000,000 at an involvement level, which begins when 95% of the Corporation's premium income for the past three years has been paid in losses. The annual premium for this coverage was adjusted to a level of $48,784 for the 1981-82 fiscal year.

Hail Agreement with the Eastern Irrigation District

The agreement under which the Alberta Hail and Crop Insurance Corporation undertakes to supply hail insurance coverage on all crops grown in the Eastern Irrigation District was continued in 1981. The basic purpose of the agreement is to supply hail insurance which is approximately equal to the water rate charged in 1981. The agreement called for a blanket coverage of $6.20 per acre on a 10% deductible basis at a premium of 16.5 cents per acre.

Chronological Summary of Major Hail Storms in Alberta in 1981

June 11	Red Deer
16	Red Deer to Stettler, Calgary, Magrath
23	Hines Creek, Thorhild, Innisfail
26	South of Calgary, Didsbury, Eckville
July 1	Oyen
7	Foremost
14	Thorhild to Smoky Lake
18	Cardston
19	Westlock to Athabasca, Vulcan to Lethbridge, Grande Prairie, Peace River
20	Wetaskiwin to Camrose, Blackfalds
21	Bow Island
28	High River, Calgary, Strathmore to Vulcan and Brooks, Airdrie, Carstairs
29	Morrin to Hanna, Calgary to Strathmore
30	Empress, Acadia Valley
31	Westlock to Smoky Lake
August 1	Redwater
3	Vulcan to Vauxhall and Brooks
4	Camrose, Acme to Morrin and Hanna
15	Morinville
17	Raymond to Foremost and Bow Island, Vulcan to Bassano
20	St. Paul, Foremost
27	Spirit River, Grande Prairie

Canada – Alberta Crop Insurance Program

The Crop Insurance program is a plan which offers farmers a guarantee that regardless of the weather, they will receive a minimum return from their insured crops. It is intended to take much of the risk out of farming and to enable the farmer to plan ahead confident that his income in any year will not drop below a certain level. In most cases, the guarantee to an insured is closely related to his costs of production.

The Crop Insurance program provides protection against crop loss caused by all of the natural hazards. An insured farmer is guaranteed a specified number of bushels of a specified grade for each insured crop on the farm unit. If production falls below the insurance coverage, the insured is paid the difference at a pre-selected dollar value per bushel.

The Crop Insurance program also provides protection against hail on a spot-loss basis through an endorsement to the basic policy. Through this endorsement, the insured may receive payment for a loss on any part of each insured crop.

The Government of Canada provides financial assistance to the Canada-Alberta Crop Insurance Program by contributing 50 per cent of the total premium required each year. The federal government's contribution to this program totalled $33.1 million for 1981. The Government of Alberta contributes all of the administrative costs, plus a premium subsidy in high risk areas, which totalled $4.84 million in 1981.

1981 Crop Conditions

Field operations got off to an early start this year and seeding became general by mid-May. There were relatively few delays in seeding due to rain and most farmers were able to complete this task by June 8.

All regions of the province with exception of the northeast, east-central and Peace River, received precipitation on a regular basis and in sufficient quantities to insure growth during the months of June and July. The Peace River region experienced almost total absence of rain during the entire growing season, which resulted in considerably reduced yields.

Harvesting of the fall-seeded crops began in early August and was completed by the third week of the month, with excellent yields and quality reported.

Harvesting of spring grains began in all regions by mid-August. Ideal weather conditions prevailed across the province with nearly all harvesting being completed by mid-September. With the exception of flax, combining approached completion in all but the Red Deer - Calgary area by the end of September. Virtually all the grain in Alberta in 1981 was harvested in dry condition.

On a provincial basis, yields for all crops except canola were at record or very near record levels in 1981. Canola yields were on par with long term average yields for the province. Alberta Wheat Pool reports 1981 per acre yields as follows: spring wheat - 938 kg. (34.5 bus.), durum wheat - 982 kg. (36.1 bus.), oats - 989 kg. (64.1 bus.), barley - 1,094 kg. (50.2 bus.), flax - 505 kg. (19.9 bus.), rye - 991 kg. (39.0 bus.) and canola - 465 kg. (20.5 bus.).

Total production of the six major grains and oilseeds in 1981 was 12% above 1980's record production. Approximately three-quarters of Alberta's wheat crop will grade No. 1 or No. 2 while 94% of the canola production will grade No. 1 or 2 C.W.

The 1981 Crop Insurance Season

Participation in the Crop Insurance Program in 1981 showed a 1.86% decrease from 1980 in terms of the number of active contracts but a 5.56% increase in terms of the acreage of eligible crops insured. The total liability assumed by the basic crop insurance program rose to the record high level of $483,147,630. Indemnity payments of $13,109,467 were paid on 2,984 claims which had been generated under the basic program. When related to the total premium income for the year of $42,721,960 a loss-to-premium experience of 30.69% was indicated, which was well below normal. The total losses paid under the basic crop insurance program and its endorsements were as follows:

	No. of Claims	Losses
Basic Crop Insurance Program	2,984	$13,109,467
Hail Endorsement	2,324	13,679,975
Unseeded Acreage Endorsement	86	95,730
	5,394	$26,885,172

Changes in the Crop Insurance Program for 1981

Changes in the Crop Insurance program for 1981 may be summarized as follows:

(1) Price Options

Price options per kilogram upon which premiums and indemnities were based in 1981 were as follows:

Grain Crops	Option #1	Option #2	Option #3
	(Dollars Per Kilogram)		
Spring Wheat	.10	.12	.14
Durum Wheat	.10	.12	.14
Utility Wheat	.09	.11	.13
Winter Wheat	.09	.11	.13
Oats	.06	.08	.09
Barey	.07	.09	.11
Mixed Grain	.06	.08	.09
Rye (Spring and Fall)	.06	.08	.11
Canola (Rapeseed)	.16	.20	.23
Mustard	.14	.17	.20
Flax	.16	.20	.24

Special Crops	Option #1	Option #2	Option #3
Grain Corn	$.13/kg	$.14/kg	$.16/kg
Seed Peas	$.22/kg	$.26/kg	
Dry Beans	$.42/kg	$.53/kg	
Dryland Potatoes	$66/tonne	$88/tonne	
Irrigated Potatoes	$66/tonne	$88/tonne	

Vegetable Crops	Option #1	Option #2	Option #3
	(Coverage in Dollars/Acre)		
Peas	$240/ Acre	$257/ Acre	$274/ Acre
Beans	$247/ Acre	$264/ Acre	$282/ Acre
Corn	$181/ Acre	$195/ Acre	$207/ Acre
Carrots	$220/ Acre	$235/ Acre	$255/ Acre

* Coverage per acre options were provided for the vegetable crops rather than price options based on per unit of production.

(2) Insurance on Grain Corn Added

Grain corn grown under irrigation was added to the crop insurance program as a separate insurable crop in 1981 for the first time.

(3) Hay and Pasture Program

The Hay and Pasture Program which was offered in 1979 and in 1980 in central-Alberta was extended to new areas in 1981. The Municipal Districts of Foothills, Willow Creek, Cardston and Pincher Creek, as well as Improvement Districts #5 and #6 were added to the program.

In 1981, the maximum coverage was increased to $90 per acre in the western portion of the north-central region and to $60 per acre in the eastern portion of the region. The deadline for confirmation of the insurance was advanced from April 30 to March 31.

Production under this program is calculated using rainfall data submitted by policyholders and rainfall, temperature and sunshine records from official weather stations. This is done on a daily basis by taking into account the soil moisture and the heat units available for growth. Total production during the growing season is expressed as a percentage of the long-term normal production and then averaged by townships.

In 1981 the hay and pasture insurance was purchased by 1,041 farmers to cover 145,008 acres of the project area. This insurance covered a total liability of $8,462,330 for which policyholders paid a premium of $964,580. A total indemnity of $460,501 was paid to 331 claimants which showed a loss-to-premium experience of 47.74% and a loss-to-risk experience of 5.44%. This experience compares to a loss-to-premium of 121.19% and a loss-to-risk of 11.79% in 1980.

Hay and Pasture Program (Summary of Experience By Year)	1981	1980	1979
Policyholders	1,041	964	409
Acres Insured	145,008	130,764	45,863
Actual Liability	$8,462,330	$6,457,660	$2,038,335
Total Premiums	$ 964,580	$ 628,476	$ 212,538
Number of Claims	331	613	204
Total Awards Paid	$ 460,501	$ 761,655	$ 172,592
Loss/Premium Ratio	47.74%	121.19%	81.21%
Loss/Risk Ratio	5.44%	11.79%	8.47%

Hail Insurance Endorsement

Spot-loss hail insurance was again offered in 1981 as an endorsement to the crop insurance contract. This coverage was available to contractholders who had elected the endorsement prior to May 1 on those crops listed on the Report of Seeded Crops.

In 1981 the hail endorsement was elected by 14,810 contractholders for a total liability of $399,698,921. A total premium of $22,446,222 was generated and indemnities of $13,679,975 were paid to 2,324 claimants. The loss-to-premium experience under this endorsement of 60.95% was considerably lower than the long-term experience of 80.89%.

Special Assistance for High Risk Areas

The Province of Alberta continued in 1981 to pay one-half of the farmer's crop insurance premium, which is in excess of a 6% premium rate for crops insured at the 60% level of coverage and 7.5% for crops at the 70% level of coverage. This subsidy which began in 1975 is reflected in lower premium rates to farmers in those areas where the need for protection is the greatest. In 1981, 12,007 were subsidized under the agreement.

The total amount of the subsidy paid to date is as follows:

1975	$ 942,711
1976	871,043
1977	936,661
1978	1,194,799
1979	1,426,396
1980	1,500,884
1981	1,421,741
TOTAL	$8,294,235

Alberta Hail and Crop Insurance Corporation

Financial Statements March 31, 1982

Auditor's Report

Balance Sheet

Statement of Revenue, Expenditure and Reserve - Crop Insurance

Statement of Revenue, Expenditure and Reserves - Hail Insurance

Notes to the Financial Statements

Schedule of Administration Expenses - Crop Insurance

Schedule of Administration Expenses - Hail Insurance

Financial Statements

AUDITOR'S REPORT

To the Board of Directors of the
Alberta Hail and Crop Insurance Corporation

I have examined the balance sheet of the Alberta Hail and Crop Insurance Corporation as at March 31, 1982 and the statements of revenue, expenditure and reserves for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Corporation as at March 31, 1982 and the results of its operations for the year then ended in accordance with the disclosed basis of accounting described in Note 2 to the financial statements applied on a basis consistent with that of the preceding year.

D. W. Rogers, C.A.
Auditor General

Edmonton, Alberta
July 6, 1982

Statement A
BALANCE SHEET
As at March 31, 1982

	1982	1981
ASSETS		
GENERAL		
Current:		
Cash	**$ 5,524,996**	$ 5,295,095
Short-term investments (Note 3)	**75,461,158**	37,324,605
Accounts receivable (Note 4)	**1,359,134**	1,264,415
Accrued interest receivable	**3,017,031**	869,905
Prepaid expenses	**19,972**	8,185
Due from Wildlife Damage Fund	**36,881**	107,085
Due from Feed Freight Assistance Program	**43,300**	—
	85,462,472	44,869,290
Long-term investments: (Note 3)	**7,499,836**	7,242,146
Fixed, at cost:		
Automobiles	**77,344**	77,344
Furniture and equipment	**278,902**	268,293
	356,246	345,637
	93,318,554	52,457,073
TRUST		
Wildlife Damage Fund: (Note 5)		
Cash	**24,999**	—
Due from Province of Alberta	**9,095**	461,486
Accrued interest receivable	**2,787**	8,708
	36,881	470,194
Feed Freight Assistance Program: (Note 6)		
Cash	**1,083,558**	46,343
Short-term investment	**—**	800,000
Accrued interest receivable	**11,305**	—
	1,094,863	846,343
	$94,450,298	$53,773,610

The accompanying notes are part of these financial statements.

	1982	1981
LIABILITIES		
GENERAL		
Current:		
Accounts payable (Note 7)	**$ 6,471,625**	$ 4,354,075
Salaries and commissions payable	**304,505**	228,796
Premium refunds payable	**2,735,339**	1,170,396
Estimated indemnities payable	**—**	219,416
	9,511,469	5,972,683
Capital surplus arising from furniture, equipment and automobiles provided from income	**356,246**	345,637
Reserves:		
Crop insurance, Statement B	**68,564,433**	34,816,896
Hail insurance, Statement C	**14,886,406**	11,321,857
	83,450,839	46,138,753
	93,318,554	52,457,073
TRUST		
Wildlife Damage Fund: (Note 5)		
Bank overdraft	**—**	362,984
Accounts payable	**—**	125
Due to general	**36,881**	107,085
	36,881	470,194
Feed Freight Assistance Program: (Note 6)		
Due to Province of Alberta	**1,051,563**	846,343
Due to general	**43,300**	—
	1,094,863	846,343
	$94,450,298	$53,773,610

Statement B

STATEMENT OF REVENUE, EXPENDITURE AND RESERVE — CROP INSURANCE
For The Year Ended March 31, 1982

	1982	1981
REVENUE		
Premiums charged:		
Insured persons	**$32,242,619**	$26,605,500
Province of Alberta (Note 2(b))	**1,421,713**	1,500,884
	33,664,332	28,106,384
Deduct: Cash discounts allowed	**—**	701,522
	33,664,332	27,404,862
Federal matching portion (Note 2(c))	**33,113,421**	27,265,320
	66,777,753	54,670,182
Investment income	**9,316,057**	4,080,023
	76,093,810	58,750,205
EXPENDITURE		
Indemnities	**27,445,234**	32,892,899
Reinsurance premiums: (Note 8(a))		
Crop Reinsurance Fund of Canada for Alberta	**9,934,026**	4,089,798
Crop Reinsurance Fund of Alberta	**4,967,013**	4,089,798
Administration expenses, Schedule 1	**3,423,921**	3,330,803
	45,770,194	44,403,298
Deduct: Administration expenses charged to		
Province of Alberta (Note 2(d))	**3,423,921**	3,330,803
	42,346,273	41,072,495
Surplus for the year	**33,747,537**	17,677,710
Reserve, beginning of year	**34,816,896**	17,139,186
Reserve, end of year	**$68,564,433**	$34,816,896

Statement C
STATEMENT OF REVENUE, EXPENDITURE AND RESERVES — HAIL INSURANCE
For The Year Ended March 31, 1982

	1982	1981
REVENUE		
Premiums charged	**$12,923,473**	$ 9,257,049
Deduct: Cash discounts allowed	**259,510**	190,010
Premium refunds	**2,737,236**	1,170,129
	2,996,746	1,360,139
Premiums, net	**9,926,727**	7,896,910
Investment income	**1,999,426**	1,170,589
	11,926,153	9,067,499
EXPENDITURE		
Indemnities	**6,453,454**	5,832,476
Reinsurance premium (Note 8(b))	**48,784**	42,048
Administration expenses, Schedule 2	**1,859,366**	1,398,080
	8,361,604	7,272,604
Surplus for the year	**3,564,549**	1,794,895
General reserve, beginning of year	**10,321,857**	8,526,962
General reserve, end of year	**13,886,406**	10,321,857
Special dividend reserve (Note 9)	**1,000,000**	1,000,000
Total reserves, end of year	**$14,886,406**	$11,321,857

Schedule 1
SCHEDULE OF ADMINISTRATION EXPENSES — CROP INSURANCE
For The Year Ended March 31, 1982

	1982	1981
Salaries and employee benefits	$1,535,695	$1,393,418
Adjusters' wages and expenses	784,055	839,345
Fieldmen's wages and expenses	348,792	332,142
Collection commissions and expenses	125,944	107,642
Data processing	108,482	129,709
Advertising	96,543	98,543
Directors' fees and expenses	93,806	47,279
Printing, stationery and office supplies	81,797	96,034
Office rental costs	74,442	72,639
Postage and freight	52,080	53,259
Travel and automobile expenses	38,223	37,860
Telephone	33,165	37,005
Furniture and equipment	25,562	50,582
Grain grading costs	11,686	11,339
Bonds and insurance	4,098	5,568
Legal and consulting fees	1,203	5,177
Miscellaneous	8,348	13,262
	$3,423,921	$3,330,803

Schedule 2
SCHEDULE OF ADMINISTRATION EXPENSES — HAIL INSURANCE
For The Year Ended March 31, 1982

	1982	1981
Agents' commissions	$1,228,806	$ 879,025
Salaries and employee benefits	299,153	227,933
Adjusters' wages and expenses	113,089	102,346
Advertising	45,542	32,218
Data processing	45,536	44,055
Directors' fees and expenses	38,315	15,760
Collection commissions and expenses	27,315	23,800
Printing, stationery and office supplies	21,484	23,290
Postage and freight	16,751	13,799
Travel and automobile expenses	13,170	16,834
Furniture and equipment	3,729	8,846
Telephone	3,617	3,923
Bonds and insurance	1,674	1,856
Legal and consulting fees	306	495
Miscellaneous	879	3,900
	$1,859,366	$1,398,080

NOTES TO THE FINANCIAL STATEMENTS
March 31, 1982

Note 1 Authority

The Alberta Hail and Crop Insurance Corporation operates under the authority of the Hail and Crop Insurance Act, Chapter H-1, Revised Statutes of Alberta 1980.

Note 2 Significant Accounting Policies

(a) **General**

These financial statements have been prepared in accordance with generally accepted accounting principles except that the cost of furniture, equipment and automobiles is charged to operations in the year of acquisition. The cumulative total of furniture, equipment and automobile purchases is shown in the balance sheet with a corresponding credit shown as capital surplus.

(b) **Premiums - Province of Alberta**

In accordance with Crop Insurance Regulations proclaimed pursuant to the Hail and Crop Insurance Act, the Province of Alberta pays one-half of the insured person's portion of premium costs in excess of a stipulated percentage of the dollar coverage on grain and oilseed crops.

(c) **Premiums - Federal Matching Portion**

An agreement between the Province of Alberta and the Government of Canada provides for the matching, by the Government of Canada, of crop insurance premiums collected from insured persons. The Corporation recognizes as revenue all premiums on crop policies sold during the year and, in accordance with the terms of this agreement, recognizes as revenue the Federal matching portion of crop insurance premiums as collected.

(d) **Administration Expenses**

The agreement between the Province of Alberta and the Government of Canada providing for the matching of crop insurance premiums by the Government of Canada, also stipulates that all administration expenses relating to the crop insurance program will be met by the Province of Alberta. Certain of these costs are common to both the crop insurance and hail insurance programs and are allocated to the relative programs on the basis of the number of insurance contracts processed in the year. Certain office accommodations are provided by the Province of Alberta at no charge and accordingly their costs are not reflected in these financial statements.

(e) **Changes in Financial Position**

A statement of changes in financial position is not provided as disclosure in these financial statements is considered to be adequate.

Note 3 Investments

Investments are recorded at cost and are summarized as follows:

	1982		1981	
	Short-term	Long-term	Short-term	Long-term
Bonds and debentures:				
Government of Canada direct and guaranteed	$ —	$1,317,000	$ —	$1,317,000
Provincial direct and guaranteed	—	3,914,111	349,125	3,914,111
Municipal	34,750	265,950	50,000	300,700
Guaranteed investment certificates and term deposits	75,426,408	2,002,775	36,925,480	1,710,335
	$75,461,158	$7,499,836	$37,324,605	$7,242,146
Approximate market value at March 31	$76,581,156	$5,279,031	$37,285,687	$5,404,241

Note 4 Accounts Receivable

Accounts receivable consist of the following:

	1982	1981
Premiums	$1,346,901	$ 656,919
Province of Alberta	—	597,007
Sundry	12,233	10,489
	$1,359,134	$1,264,415

Note 5 Wildlife Damage Fund

The Corporation is responsible for the administration and payment of wildlife damage claims from funds advanced out of the Wildlife Damage Fund of Alberta.

Note 6 Feed Freight Assistance Program

The Corporation is responsible for the payment of the Alberta Feed Freight Assistance Program grants from funds advanced by the Province of Alberta.

Note 7 Accounts Payable

Accounts payable consist of the following:

	1982	1981
Operating accounts	$ 72,778	$ 94,168
Province of Alberta	1,040,944	—
Crop Reinsurance Fund of Alberta	4,967,013	4,089,798
Crop Reinsurance Fund of Canada for Alberta	390,890	170,109
	$6,471,625	$4,354,075

Note 8 Reinsurance

a) Crop

In accordance with the terms of the agreement between the Province of Alberta and the Government of Canada, the Corporation is liable for reinsurance premiums to the Crop Reinsurance Fund of Alberta and the Crop Reinsurance Fund of Canada for Alberta. These premiums are based on premiums collected plus the matching portion paid by the Government of Canada. The balances in these funds, as at March 31, which are available to pay indemnities, are as follows:

	1982	1981
Crop Reinsurance Fund of Alberta	$26,456,122	$21,489,109
Crop Reinsurance Fund of Canada for Alberta	42,242,551	32,308,525
	$68,698,673	$53,797,634

b) Hail

During the year, the Corporation had a reinsurance contract with Lloyds of London which provided for the recovery of hail losses in excess of established limits, to a maximum of $3,000,000. Subsequent to March 31, 1982, this reinsurance contract was not renewed.

Note 9 Special Dividend Reserve - Hail

The Special Dividend Reserve account was established to cover any deficit from hail insurance operations as a result of premium refunds made in any insurance year. The amount available for this purpose in any one year will be the lesser of:

(i) the amount of the deficit incurred or
(ii) the amount of the premium refund.

Note10 Comparative Figures

The 1981 figures have been restated where necessary to conform to the 1982 presentation.

Note11 Approval of Financial Statements

These financial statements were approved by management on July 6, 1982.

APPENDIX A

Alberta Hail Insurance Program

COMPARATIVE HAIL INSURANCE STATISTICS

	1979	1980	1981	44-YEAR AVERAGE
Applications Received	9,674	9,543	10,636	11,626
Acreage Insured	2,851,422	2,803,435	3,425,813	2,367,772
Actual Risk Written	$129,145,664	$158,543,623	$224,898,138	$ 40,258,926
Net Premium Income	$ 7,919,874	$ 9,281,868	$ 13,193,649	$ 2,608,972
No. of Days with Hail	57	47	43	51.7
Claims Received	1,618	3,132	1,491	2,022
Awards Paid	$ 6,124,928	$ 6,278,656	$ 6,884,778	$ 1,729,466
Loss-to-Risk Ratio	4.90%	3.96%	3.06%	4.3%
Loss-to-Premium Ratio	83.20%	67.6%	52.18%	66.29%

"EASTERN IRRIGATION DISTRICT" - HAIL AGREEMENT

	1979	1980	1981	1974-1981 CUMULATIVE TOTAL
Acreage Insured	194,604	196,758	198,293	1,483,671
Full Cover Liability	$ 973,018	$ 1,092,007	$ 1,229,416	$ 7,052,722
Actual Liability	$ 875,716	$ 982,806	$ 1,106,475	$ 6,347,450
Premium	$ 32,110	$ 32,465	$ 32,718	$ 238,126
Losses	$ 2,992	$ 4,744	$ 67,040	$ 102,868
Loss-to-Premium Ratio	9.32%	14.61%	204.90%	43.20%

APPENDIX B

Canada - Alberta Crop Insurance Program

Comparative Crop Insurance Statistics

1981 PARTICIPATION AND EXPERIENCE FOR GRAIN AND OILSEED CROPS

		$'000	$'000		$'000		
1	1,060	$ 41,679	$ 2,931	50	$ 295	10.07%	983
2	1,070	39,123	3,056	35	162	5.31	891
3	1,285	43,886	4,733	89	364	7.68	1,084
4	1,253	34,703	2,895	305	1,891	65.32	942
5	2,649	96,291	6,006	79	521	8.67	2,192
6	1,901	47,568	2,769	103	303	10.94	1,797
7	820	11,716	1,025	80	147	14.30	814
8	3,358	72,041	5,938	979	3,971	66.87	2,844
9	540	6,420	975	114	201	20.64	458
10	1,063	12,179	1,417	102	165	11.68	845
11	1,979	33,870	5,557	742	3,328	59.88	1,418
12	1,519	42,378	5,173	273	1,710	33.05	1,171
13	100	789	144	14	22	15.58	85
14	68	504	104	19	31	29.44	42
	18,638	$483,148	$42,722	2,984	$13,110	30.69%	15,566

CUMULATIVE EXPERIENCE FOR GRAIN AND OILSEED CROPS

(1965-1981 Inclusive for Basic Crop; 1973-1981 Inclusive for Hail Endorsement)

	$'000	$'000	$'000	
1	$ 205,167	$ 13,680	$ 9,184	67.14%
2	236,137	18,286	10,809	59.11
3	218,096	25,878	13,666	52.81
4	192,246	17,292	12,384	71.62
5	568,284	35,317	20,094	56.90
6	230,099	16,670	7,136	42.81
7	55,920	5,426	3,179	58.60
8	382,906	36,348	23,054	63.43
9	38,243	6,835	4,454	65.17
10	77,782	9,315	6,772	72.70
11	213,246	33,995	24,713	72.70
12	168,748	20,890	12,216	58.48
13	3,478	700	433	61.83
14	2,858	680	505	74.31
	$2,593,211	$241,311	$148,598	61.58%

*Includes Federal Contribution and Provincial High Risk Subsidies.

$'000	$'000		$'000		$'000	$'000	
$ 38,656	$ 1,713	180	$ 1,139	66.49%	$ 4,644	$ 1,434	30.88%
30,734	1,031	180	1,588	154.03	4,087	1,750	42.82
35,664	1,288	214	1,900	147.52	6,021	2,264	37.60
28,094	1,459	219	1,604	109.94	4,354	3,495	80.27
77,860	5,456	494	4,075	74.69	11,462	4,596	40.10
44,177	3,397	206	792	23.31	6,166	1,095	17.76
11,427	595	39	82	13.78	1,620	229	14.14
58,875	2,506	138	467	18.64	8,444	4,438	52.56
5,493	135	43	59	43.70	6,110	260	23.42
10,149	261	46	63	24.14	1,678	228	13.59
24,932	738	125	566	216.86	6,295	9,623	152.87
32,769	1,206	268	1,903	157.79	6,379	3,613	56.64
602	13	5	8	61.54	157	30	19.11
288	7	4	2	28.57	111	33	29.73
$399,711	$19,803	2,161	$14,248	71.95%	$62,525	$27,358	43.76%

$'000	$'000		$'000		$'000	$'000	
$ 154,482	$ 6,950		6,546	94.19%	$ 20,630	$ 15,720	76.20%
148,762	5,904		5,385	91.21	24,190	16,204	66.99
157,306	6,792		6,645	97.84	32,670	20,311	62.17
117,097	6,282		6,788	108.05	23,574	19,172	81.33
346,132	24,077		19,514	81.05	59,394	39,608	66.69
167,444	13,328		10,617	79.66	29,998	17,453	58.18
42,346	2,296		2,119	92.29	7,722	5,298	68.61
238,547	10,347		7,052	68.16	46,695	30,106	64.47
24,905	800		654	81.75	7,635	5,108	66.90
45,032	2,151		2,068	96.14	11,466	8,840	77.10
113,662	3,759		2,601	69.19	37,754	27,314	72.35
121,497	5,168		4,250	82.24	26,058	16,466	63.19
2,657	111		136	122.52	811	569	70.16
1,702	45		26	57.78	725	531	73.24
$1,681,566	$88,107		$73,973	83.96%	$329,418	$222,571	67.57%

1981 SUMMARY OF EXPERIENCE FOR GRAIN AND OILSEED CROPS
(Excluding the Hail Endorsement)

Spring Wheat	$17,385,282	$ 5,933,120	34.13%
Oats	1,949,915	936,462	48.03
Barley	15,375,072	3,671,116	23.88
Flax	259,190	33,025	12.74
Fall Rye	158,635	2,557	1.61
Rapeseed	4,255,741	2,012,406	47.29
Spring Rye	27,926	2,869	10.27
Mustard	150,849	56,244	37.28
Mixed Grain	208,414	118,694	56.95
Winter Wheat	237,535	0	—
Utility Wheat	473,148	59,629	12.60
Durum Wheat	1,910,912	180,879	9.47
TOTAL	$42,721,967	$13,109,466	30.69%

CUMULATIVE EXPERIENCE FOR GRAIN AND OILSEED CROPS — 1965-1981 Inclusive
(Excluding the Hail Endorsement)

Spring Wheat	$ 95,016,503	$ 53,277,807	56.07%
Oats	14,755,079	12,586,924	85.31
Barley	79,789,361	52,719,152	66.07
Flax	2,142,875	1,485,961	69.34
Fall Rye	608,779	171,321	28.14
Rapeseed	39,512,219	22,275,636	56.38
Spring Rye	97,506	42,721	43.81
Mustard	935,610	451,743	48.28
Mixed Grain	1,326,125	1,221,428	92.11
Winter Wheat	1,390,844	580,975	41.77
Utility Wheat	1,536,839	1,047,127	68.14
Durum Wheat	3,207,596	588,224	18.34
TOTAL	$241,258,603	$147,063,128	60.96%

** By Crops, Insurance Was First Offered As Follows: - 1965 - Wheat, Oats and Barley, 1969 - Rapeseed, 1971 - Flaxseed, 1974 - Fall Rye, 1975 - Winter Wheat, Spring Rye, Mustard and Mixed Grain, 1976 - Utility Wheat

* Includes Federal Contribution and Provincial High Risk Subsidies

1981 INSURED ACREAGE FOR GRAIN AND OILSEED CROPS

1	158,875	16,375	361,338	2,851	5,400	14,191
2	269,403	4,671	138,642	9,076	5,854	16,591
3	319,976	2,758	47,509	5,181	3,153	6,571
4	346,439	28,354	90,513	7,139	833	34,088
5	469,212	38,464	569,151	4,464	10,343	95,517
6	50,014	27,709	489,480	100	699	61,632
7	23,104	27,122	119,838	280	—	6,588
8	488,157	83,247	362,777	3,360	580	196,217
9	23,468	10,594	65,935	509	—	14,577
10	32,203	28,236	133,602	341	30	14,433
11	185,094	19,339	279,441	3,176	223	120,870
12	505,686	36,499	26,079	980	2,054	2,465
13	2,879	3,138	8,710	225	—	830
14	1,772	3,601	4,827	—	—	733
Province	2,876,282	330,107	2,697,842	37,682	29,165	585,343

1	—	9,261	1,598	10,766	1,740	600,555
2	137	4,525	755	10,993	10,746	542,246
3	382	4,866	729	11,594	29,974	549,223
4	1,020	1,753	4,049	—	2,210	518,290
5	30	5,651	4,021	—	7,783	1,209,606
6	175	—	6,756	—	—	636,794
7	—	—	3,022	—	13	179,967
8	2,581	—	6,455	—	1,156	1,145,090
9	—	—	470	—	150	115,703
10	24	—	1,646	—	—	210,515
11	—	—	455	—	—	608,918
12	2,865	410	3,708	357	6,647	664,517
13	—	—	275	—	—	16,097
14	—	—	4	—	—	10,977
Province	7,214	26,466	33,933	33,710	60,419	7,008,498

1981 SUMMARY OF EXPERIENCE FOR SPECIAL CROPS

Seed Peas	44	1,936	$ 21,615	$ 208,260	0	$ 0	—	25
Dry Beans	104	6,850	157,083	1,519,075	15	91,526	58.27%	57
Potatoes	33	2,656	70,410	1,330,904	4	6,357	9.03	17
Grain Corn	17	3,376	79,974	808,994	1	4,582	5.73	16
	198	14,818	$329,082	$3,867,233	20	$102,465	31.14%	115

CUMULATIVE SUMMARY OF EXPERIENCE FOR SPECIAL CROPS

Seed Peas	160	9,090	$ 83,605	$ 789,494	4	$ 6,689	8.00%	116
Dry Beans	377	28,883	488,750	5,055,154	74	363,329	74.34	164
Potatoes	148	18,547	286,938	5,515,996	26	239,509	83.47	87
Grain Corn	17	3,376	79,974	808,994	1	4,582	5.73	16
	702	59,896	$939,267	$12,169,638	105	$614,109	65.38%	383

1981 SUMMARY OF EXPERIENCE FOR VEGETABLE CROPS

Peas	81	4,925.6	$ 87,727	$1,057,819	9	$117,932	134.43%
Beans	17	497.6	20,263	140,323	1	4,230	20.88
Corn	30	2,182.5	55,883	451,778	1	23,207	38.47
Carrots	3	20.0	921	5,100	1	893	96.88
	131	7,625.7	$164,794	$1,655,020	12	$146,262	88.76%

CUMULATIVE SUMMARY OF EXPERIENCE FOR VEGETABLE CROPS

Peas 1968-1981; Beans 1971-1981; Corn 1973-1981; Carrots 1979-1981)

Peas	1,021	54,011.3	$ 713,760	$ 7,085,885	112	$475,501	66.62%
Beans	187	6,389.5	173,609	1,081,637	37	110,839	63.84
Corn	321	19,818.0	291,669	3,027,522	60	366,017	125.49
Carrots	11	249.0	12,509	59,213	1	893	7.14
	1,540	80,467.8	$1,191,547	$11,254,257	210	$953,250	80.00%

*Includes Federal Contribution

$ 11,720	$ 208,259	6	$ 12,611	107.60%	$ 33,335	$ 12,611	37.83%
54,734	1,066,447	12	157,648	288.03	211,817	249,174	117.64
73,470	1,212,034	3	150,572	204.94	143,880	156,929	109.07
43,593	745,409	0	0	0	123,567	4,582	3.71
$183,517	$3,232,149	21	$320,831	174.82%	$512,599	$423,296	82.58%

$ 44,376	$ 701,308	16	$ 34,691	78.18%	$ 127,981	$ 41,380	32.33%
138,720	2,568,477	32	259,670	187.19	627,470	622,999	99.29
308,481	4,887,425	14	355,001	115.08	595,419	594,510	99.85
43,593	745,409	0	0	0	123,567	4,582	3.7
$535,170	$8,902,619	52	$649,362	121.34%	$1,474,437	$1,263,471	85.69%

HAIL ENDORSEMENT IS NOT AVAILABLE FOR VEGETABLE CROPS

SUMMARY OF EXPERIENCE FOR BASIC PROGRAM AND HAIL ENDORSEMENT FOR ALL CROPS BY YEAR

(Hail Endorsement available since 1973)

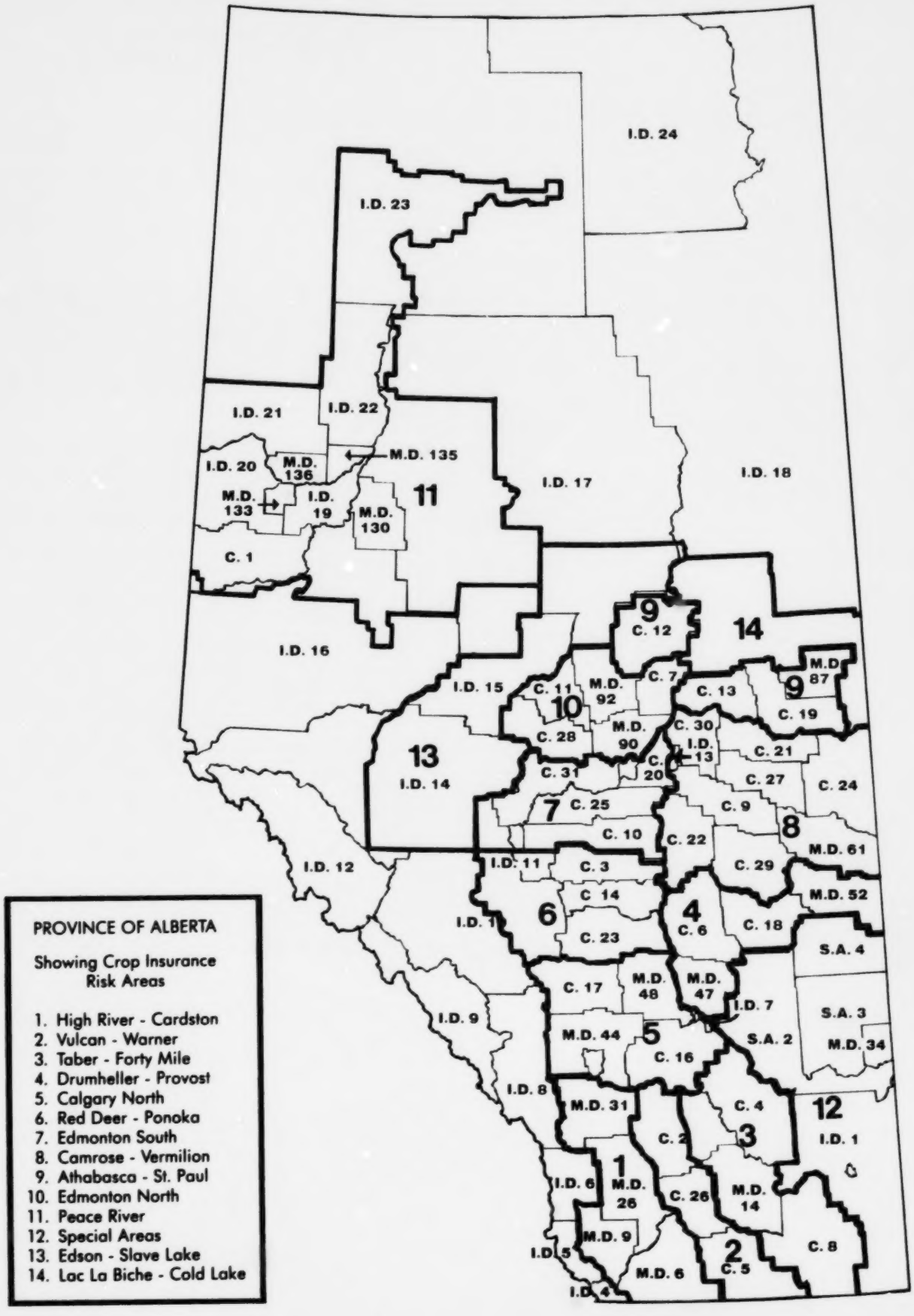
1965	1,312	250	$ 3,232	$ 218		$ 218
66	4,408	991	13,460	753		753
67	9,892	2,271	36,857	1,930		1,930
68	15,763	3,910	63,950	3,449		3,449
69	16,201	3,561	57,105	3,135		3,135
70	12,856	2,306	31,941	2,102		2,102
71	11,323	2,429	33,310	2,173		2,173
72	10,202	2,314	37,073	2,146		2,146
73	12,296	3,201	73,399	2,830	$ 1,165	3,995
74	13,883	3,838	125,863	5,255	1,974	7,229
75	18,685	5,113	215,976	10,328	3,371	13,699
76	18,580	5,343	229,289	11,484	3,790	15,274
77	20,878	6,301	279,520	13,631	4,845	18,476
78	19,258	5,908	259,967	13,466	4,756	18,222
79	18,253	5,882	280,471	14,069	5,567	19,636
80	18,862	6,640	381,048	18,150	8,568	26,718
81	18,638	7,009	483,148	21,361	11,223	32,584
	241,290	67,267	$2,605,609	$127,480	$45,259	$172,739

$ 73		$ 73	$ 291	$ 48		$ 48	16.49 %
251		251	1,004	315		315	31.37
643		643	2,573	1,200		1,200	46.64
1,150		1,150	4,598	5,508		5,508	119.79
1,045		1,045	4,180	6,298		6,298	150.63
699		699	2,801	1,699		1,699	60.67
753		753	2,926	2,410		2,410	82.37
656		656	2,802	2,119		2,119	75.62
2,830	$ 1,165	3,995	7,990	5,671	$ 765	6,436	80.55
5,255	1,974	7,229	14,458	11,695	2,111	13,806	95.49
10,329	3,371	13,700	27,399	11,284	7,072	18,320	66.86
11,485	3,790	15,275	30,549	9,692	6,808	16,500	54.01
13,632	4,846	18,478	36,954	33,225	4,905	38,130	103.18
13,466	4,756	18,222	36,444	14,791	7,895	22,686	62.25
14,069	5,567	19,636	39,272	14,129	12,717	26,846	68.35
18,150	8,568	26,718	53,436	14,741	17,285	32,026	59.93
21,361	11,223	32,584	65,168	13,110	13,680	26,790	41.11
$115,847	$45,260	$161,107	$333,846	$147,899	$73,238	$221,137	66.24%

1982 HAIL ENDORSEMENT EXPERIENCE BY GRAIN AND OILSEED CROPS

Spring Wheat	2,289,172	163,783,738	8,041,852	5,625,783	74,901	69.96%
Oats	258,369	11,472,161	619,241	268,886	3,841	43.42
Barley	2,307,014	154,784,645	9,270,313	4,764,171	69,390	51.39
Flax	33,164	2,337,453	127,988	55,933	198	43.70
Fall Rye	26,272	1,368,722	83,829	76,084	1,071	90.76
Rapeseed	501,896	35,503,373	2,841,145	1,328,017	26,894	46.74
Spring Rye	6,260	164,287	6,932	8,680	0	125.22
Mustard	20,405	1,163,236	81,262	40,783	80	50.19
Mixed Grain	27,393	1,437,853	86,055	34,388	34	39.96
Winter Wheat	31,247	2,438,937	104,282	36,741	736	35.23
Utility Wheat	55,101	6,189,009	316,271	445,306	10,565	140.80
Durum Wheat	228,461	15,823,358	683,535	674,372	12,296	98.66
	5,784,754	396,466,772	22,262,705	13,359,144	200,006	60.01%

*Includes Federal Contribution



PROVINCE OF ALBERTA

Showing Crop Insurance Risk Areas

1. High River - Cardston
2. Vulcan - Warner
3. Taber - Forty Mile
4. Drumheller - Provost
5. Calgary North
6. Red Deer - Ponoka
7. Edmonton South
8. Camrose - Vermilion
9. Athabasca - St. Paul
10. Edmonton North
11. Peace River
12. Special Areas
13. Edson - Slave Lake
14. Lac La Biche - Cold Lake